

# Leisure insurance

## Insurance product information document

Company : Mutuaide Assistance, Approval N°4021137 - Insurance company licensed in France and governed by the French Insurance Code.

Mutuaide

Product : DAY SKI INSURANCE CONTRACT N°9354

This document is a summary of the main product features. It does not take into account your specific needs and requirements. You will find complete information on this product in the pre-contractual and contractual documentation.

### What type of insurance is it?

Ski Day Insurance is an insurance contract designed to cover the Insured during and on the occasion of his or her trip.



#### What is insured?

✓ **Advance payment of hospitalization costs abroad only**  
Up to €3,000

✓ **Replacement driver**  
Transport ticket

✓ **Death formalities**  
Return ticket and €50 / night (maximum 10 nights)

✓ **Search and rescue costs** Actual costs  
in mainland France Up to €15,000 in  
neighbouring countries

✓ **Body repatriation**  
Funeral expenses up to €2,300

✓ **Repatriation of accompanying persons**  
Return ticket + cab fares

✓ **Repatriation or medical transport**  
Actual costs

✓ **Breakage or theft of ski equipment**  
Up to €250

✓ **Sports interruption costs**  
Up to €350 with €50 excess



#### What is not insured?

- ✗ Civil or foreign wars, riots, strikes, civil commotion, acts of terrorism, hostage-taking,
- ✗ The consequences of the disintegration of the atomic nucleus or any irradiation from a radioactive energy source,
- ✗ The effects of pollution and natural disasters and their consequences,



#### Are there any exclusions to coverage?

The main exclusions of the contract are :

- ! Expenses incurred after return from trip or expiry of warranty,
- ! Damage intentionally caused by the Insured or resulting from his/her participation in a crime, misdemeanor or brawl, except in cases of legitimate self-defense,
- ! The consequences of the use of narcotics or drugs not prescribed by a physician, or a state of alcoholic impregnation,
- ! Any intentional act on the part of the Insured that may give rise to coverage under the policy,
- ! Epidemics and pandemics, unless otherwise stipulated in the warranty,
- ! Illnesses pre-existing on the effective date of the contract, i.e. any condition of which the Policyholder or Insured is aware on the effective date of cover,
- ! Any periodic check-up or examination and periodic contraceptive check-ups,
- ! Rehabilitation, physiotherapy, chiropractic and related expenses.